

Bringing Home the Insurance Discount / Bonus

We regret to state that 90% of Insurance Brokers do not appear to be interested in providing incentives to their clients to encourage them to improve standards of performance.

The reason for this is quite simple. The brokers in question happen to be paid by straight commission or a mix of fees and commission. They therefore don't want to reduce their income even if the insurer gains an enhanced image. It truly does test loyalty and integrity.

What you can do however, is to find out what the Broker is likely to be compelled to take into account and make sure that s/he awards you differentials (15%) for good standards.

This means in simple language for you to have a good quality fire extinguisher in every large vehicle and every separate compartment of your building/s. You must also make sure that your staff are properly trained in the use of extinguishers and that you have basic fire warden training in place.

You will also need to ensure that birds nests are regularly removed from heavy vehicles or machinery. Keys must be removed and secured at end of day. Manufacturer's specifications must be adhered to at all times. Buildings must be locked and alarms set at end of day. Smoke detectors must be sufficient and of the correct type (most of them are useless). Only qualified and experienced operators to drive vehicles.

Sole Trader Training / Certificate

Sole Traders that work for a number of Principals must have proper Subbie Systems in place for their business. They need to have Safety Officer course tickets so that they can qualify for ACC discount for Sole Traders.

For those who work for the same Principal most of the year, it is possible to operate under the Principal's Management System. At the same time however, it will be important to have Safety Officer ticket for ACC discount. You can also get a Sole Trader Safety Kit by contacting our Office or a local Consultant.



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News & views from Summit June 2016



STRESS IS A MAJOR KILLER IN NEW ZEALAND

A recent article from Raul Meijer stated "the NZ economy relies significantly on dairy exports and many dairy farmers hold large debts. Dairy prices are known for their volatility, and recently the payouts have dropped below break-even points for many farmers.

"Earlier this month Primary Industries Minister Nathan Guy announced that the government would invest \$175,000 to study innovative, low cost, high performing farming systems already in place in New Zealand. Stuff.co.nz reported, "The government is set to pick the brains of New Zealand's top dairy farmers in an effort to help those struggling with the low dairy payout."

"That is great news, but the government's investment in researching the best of the best farmers is a pittance when compared with what is spent addressing issues of depression and suicide prevention among Kiwi farmers. Isn't this a case of putting the cart ahead of the horse, or treating symptoms instead of causes?"

"Research shows that financial stress contributes significantly to the increasing suicide rates here and abroad. We know that innovative farmers who use low-input/high-performance systems are more profitable than their conventional farming brethren.

"Would it then be a stretch to conclude that depression and suicide is much lower among these innovative and profitable farmers? At the same time, research shows that wealth and income inequality in our more urban centres contribute to anti-social behaviours such as crime, domestic abuse and illegal drug usage.



2.

HEALTH & SAFETY MEETINGS WILL PROVIDE LEGAL EVIDENCE

The new HSAW Act places considerable emphasis on consultation and the involvement of staff in the processes relating to implementation and site management for Occ Safety.

By far the largest part of the new Act (PART 3) deals with Worker Engagement, Participation and Representation. This includes sections 58 to 99. It includes the role of the employer or PCBU and how it selects suitable workers, how it trains them and how it involves them in the decision making relating to Health and Safety.

It is not enough to say that you have given all of the staff iPhones so that they can keep in touch with you at all times or an appointed person in your business. It is not enough to have information on some cloud or software link accessible by phone or mobile. It is not enough to provide the workers with fancy files on the internet. Training will mean on the job training and not some clever but doubtful quality NZQA course.

We wish to advise all clients in loud and clear language that it is essential for their legal defence to have in place high quality procedures for meetings and for training all staff and to ensure that a Consultant makes regular visits for at least the first two years of the new Act. Meetings must have about 20 topics on the Order Paper to cover important sections of the new law. They must include evaluations or training needs for all staff on a regular basis.

It is our profound belief that the quality of the meetings and the extensiveness of the minutes taken and the degree of consultation plus the decision making process will be taken into account by the Judges in most future cases of prosecution. We also believe that the Inspectors will be "drilling down" into the records of companies to see how well the staff are involved. How well they are trained. How good are the forms relating to Job Task Analysis (JTA), or Safe Operating Procedures (SOP) for all high risk work and for the discharge of safety obligations. Inspectors will demand copies of minutes of recent meetings and they will be looking for proper evidence of training in the way of JTA and or SOPs.

We are able to provide high quality forms that must now be used at all sites. Meetings are not to be little morning talks or discussions about how to do the job. They must be high quality and must be able to prove that the staff and management had serious discussions and made evaluations as to the best possible means of accident avoidance.

We can provide software copies of meeting formats and they can be made available by email or internet portal. We can also provide excellent documentation about the role of the members of HSE Committees and how the meetings should be conducted. One of the most important things in the future will be to ensure that the Chairperson requires a confirmation of the minutes of the previous meeting; then invites proof that the matters decided for action were actually actioned and then the Chairperson signs off the record.



NZ IN MIDST OF LARGEST CONSTRUCTION BOOM IN 40 YEARS

Canterbury is leading the charge of this construction boom with an estimated \$100m a week being spent across the region. With just 50% of the rebuild forecasted to be completed in 2016, the future is a very bright and busy one, as many more residential and commercial projects get underway.

Dr Nick Smith is using the RMA and the sections for National Significance to force more construction in Auckland. Believe it or not the vested interests in Auckland are vehemently opposed to more houses and want to keep pushing up the prices for their own selfish ends.

The Council wants higher prices so it can levy more rates. Real Estate people want higher prices so that they get higher fees. Existing home owners do not want more new homes as they regard them as competition for their own one. The only people who want more houses (apart from immigrants) are those who need one to live in and don't yet have one.

Failure to recognise this is unbelievable selfishness and lack of community spirit. It is also extremely poor politics. In the UK they have introduced two tier real estate duties. 15% for those who buy to let and 3% for those who buy to live. The extra tax goes on schemes to help the homeless get into their first home.

The other total ineptitude is a set of policies to encourage maximum immigration and maximum tourism at the expense of local residents. This makes for a demand consumption economy that is not going to benefit the local people. It will be guaranteed to create growth but not the right type of growth.

For NZ to become a prosperous nation we must do three things: a) build many houses every year and this produces an economic multiplier and job creator of about 300-400%; b) to develop infrastructure at an advanced rate of progress. This means development of roading, ports, airports, city facilities. This creates benefits for society; c) the promotion of small business and growth of production to improve export income and global competitiveness.

JUDGE SAID BUSINESS MANAGER SHOULD NOT BE IN BUSINESS

An East Coast truckie was killed on his first day on the job transporting logs after he was run over by his own rig.

Dallas Hickey, 51, died in February 2014 after he left the truck's cab while the unit was still moving and was caught under the rear wheel of the truck.

Gisborne-based logging transport operator James Walter Beau Thompson was fined \$80,000 and ordered to pay \$100,000 in reparations after admitting safety failings in court.

Thompson pleaded guilty to failing to take all practicable steps to ensure Mr Hickey's safety and was sentenced in Gisborne District Court on Tuesday.

Thompson ran Hawke Equipment Limited's Gisborne log operation and a WorkSafe investigation found that he had failed to undertake proper checks or tests to ensure Mr Hickey, a contractor, was trained to do his job safely.

WorkSafe chief inspector Keith Stewart said the case showed why adequate training and induction processes are vital in helping keep workers safe. "This was a tragic example of what can happen when training is not provided," he said.